

Information to identify the case:

Debtor 1	<u>Albert J. Guasco</u>	Social Security number or ITIN	xxx-xx-4250
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	21-17486-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Albert J. Guasco
aka Albert Guasco, aka Albert John Guasco

10/3/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Albert J. Guasco
Debtor

Case No. 21-17486-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Oct 03, 2022

Form ID: 3180W

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2022:

Recip ID	Recipient Name and Address
db	# Albert J. Guasco, 17 Fisler Dr, Clayton, NJ 08312-2421
r	+ Karen Friedlander, Keller Williams Realty, 381 Egg Harbor Rd, Suite 2, Sewell, NJ 08080-1853
r	+ Michael Chuppe, Keller Williams Realty, 381 Egg Harbor Rd, Suite 2, Sewell, NJ 08080-1853
519315224	Advanced Vision Care Associate, 4998 State Rd Ste 4, Drexel Hill, PA 19026-4626
519315225	American Heritage Fcu, 3110 Grant Ave, Philadelphia, PA 19114-2542
519315230	Franklinville Dentistry, 2005 Delsea Dr, Franklinville, NJ 08322-2534
519315231	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, I.C. System, Inc, PO Box 64378, Saint Paul, MN 55164-0378
519315237	Quality Asset Recovery, 7 Foster Ave, Gibbsboro, NJ 08026-1191
519315239	Wells Fargo, Credit, Bureau DISPUTE, Des Moines, IA 50301

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 03 2022 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 03 2022 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: EBNBKNOT@ford.com	Oct 03 2022 20:57:00	Ford Motor Credit Company, LLC, P.O. Box 62180, Colorado Springs, CO 80962
519315226	Email/Text: broman@amhfcu.org	Oct 03 2022 20:57:00	American Heritage Federal Credit Union, Attn: Bankruptcy, Brian Romaniello, 2060 Red Lion Rd, Philadelphia, PA 19115-1603
519315227	EDI: CAPITALONE.COM	Oct 04 2022 00:53:00	Capital One Bank USA N.A., 1680 Capital One Dr, McLean, VA 22102-3407
519315228	Email/Text: dl-csgbankruptcy@charter.com	Oct 03 2022 20:57:00	Charter Communications, 400 Atlantic St, Stamford, CT 06901-3512
519315234	+ EDI: CITICORP.COM	Oct 04 2022 00:53:00	Macys/fdsb, Attn: Bankruptcy, 7 W 7th St, Cincinnati, OH 45202-2424
519331231	EDI: Q3G.COM	Oct 04 2022 00:53:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519317724	Email/Text: EBNBKNOT@ford.com	Oct 03 2022 20:57:00	FORD MOTOR CREDIT COMPANY LLC, DEPT 55953 PO BOX 55000, DETROIT, MI 48255-0953
519537495	Email/Text: EBNBKNOT@ford.com	Oct 03 2022 20:57:00	Ford Motor Credit Company LLC, National Bankruptcy Service Center, P.O. Box 62180,

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			Colorado Springs, CO 80921
519315229	Email/Text: EBNBKNOT@ford.com	Oct 03 2022 20:57:00	Ford Motor Credit Comp, PO Box 542000, Omaha, NE 68154-8000
519315231	EDI: LCIICSYSTEM	Oct 04 2022 00:53:00	I.C. System, Inc, PO Box 64378, Saint Paul, MN 55164-0378
519315232	Email/Text: EBNBKNOT@ford.com	Oct 03 2022 20:57:00	Lincoln Automotive Fin, Attn: Bankrutcy, PO Box 54200, Omaha, NE 68154-8000
519315233	+ EDI: CITICORP.COM	Oct 04 2022 00:53:00	Macys/dsnb, PO Box 6789, Sioux Falls, SD 57117-6789
519315235	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 03 2022 20:57:00	Midland Credit Managem, 320 E Big Beaver Rd, Troy, MI 48083-1271
519355430	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 03 2022 20:57:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519315236	Email/Text: signed.order@pfwattorneys.com	Oct 03 2022 20:56:00	Pressler Felt & Warshaw, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
519331228	EDI: Q3G.COM	Oct 04 2022 00:53:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
519315238	Email/Text: clientservices@remexinc.com	Oct 03 2022 20:56:00	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
519315240	EDI: WFFC2	Oct 04 2022 00:53:00	Wells Fargo Bank NA, 1 Home Campus MAC X2303-01A Fl 3, Des Moines, IA 50301
519320641	EDI: WFFC2	Oct 04 2022 00:53:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor American Heritage Credit Union bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	

District/off: 0312-1

User: admin

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on behalf of Creditor American Heritage Credit Union dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

John R. Morton, Jr.

on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com, mortoncraigecef@gmail.com

Ronald E. Norman

on behalf of Debtor Albert J. Guasco rnorman@rnormanlaw.com
ekonecsny@rnormanlaw.com;dgordon@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com;norman.r
onaldb115031@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6